



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [NBT BANCORP INC.](#)

City/State [NORWICH, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,012,111](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NBT BANCORP INC.](#)
[52 SOUTH BROAD STREET](#)

[NORWICH, NY 13815](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	11,602,764	10,491,922	9,573,290	9,379,004	9,025,739
Net income (\$000)	154,885	104,388	121,021	112,566	82,151
Number of BHCs in peer group	130	128	146	154	148

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Net interest income (tax equivalent)	2.78	2.60	62	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40	3.18	3.29	38
+ Non-interest income	1.35	1.04	71	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84	1.33	0.93	77
- Overhead expense	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	2.72	2.60	59
- Provision for credit losses	-0.07	-0.09	48	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89	0.34	0.11	91
+ Securities gains (losses)	0	0.01	41	0	0.02	27	0	0.01	57	-0.07	0	4	0.02	0.01	71
+ Other tax equivalent adjustments	0	0	46	0	0	5	0	0	79	0	0	45	0	0	11
= Pretax net operating income (tax equivalent)	1.73	1.66	61	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43	1.46	1.55	39
Net operating income	1.33	1.26	62	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45
Net income	1.33	1.26	62	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45
Net income (Subchapter S adjusted)		1.97			1.18			1.41			1.41				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.20	3.06	56	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26	3.78	4.06	25
Interest expense	0.18	0.25	40	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14	0.31	0.54	15
Net interest income (tax equivalent)	3.02	2.80	62	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42	3.47	3.54	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.11	62	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92	0.42	0.10	94
Earnings coverage of net loan and lease losses (X)	19.67	39.72	48	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24	5.96	0.97	29
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.23	55	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67	1.06	0.95	65
Allowance for loan and lease losses / Total loans and leases	1.23	1.20	55	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68	1.06	0.94	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.49	44	0.61	0.71	48	0.37	0.56	34	0.40	0.57	40	0.46	0.57	46
30-89 days past due loans and leases / Total loans and leases	0.25	0.32	48	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77	0.55	0.32	81
Liquidity and Funding															
Net noncore funding dependence	-8.06	-2.33	32	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56	13.70	13.97	47
Net short-term noncore funding dependence	-8.34	-7.71	42	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65	10.87	9.65	53
Net loans and leases / Total assets	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38	71.31	72.64	42
Capitalization															
Tier 1 leverage ratio	9.41	8.98	66	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32	9.14	10.04	28
Holding company equity capital / Total assets	10.41	10.71	46	10.86	11.16	44	11.53	11.37	53	10.65	11.21	41	10.49	10.84	44
Total equity capital (including minority interest) / Total assets	10.41	10.82	45	10.86	11.29	42	11.53	11.43	51	10.65	11.30	40	10.49	10.89	44
Common equity tier 1 capital / Total risk-weighted assets	12.25	12.42	52	11.84	12.38	44	11.29	12.50	35	10.49	12.37	21	10.06	11.90	21
Net loans and leases / Equity capital (X)	5.92	5.53	61	6.22	5.58	65	6.31	6.55	42	6.70	6.70	52	6.80	6.82	51
Cash dividends / Net income	30.82	28.27	56	45.22	42.30	56	38.02	25.65	69	38.44	24.05	69	48.82	32.32	71
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			93.20			35.12				19.39
Growth Rates															
Assets	9.87	10.50	54	12.53	16.68	41	1.67	8.66	20	4.59	9.35	35	3.04	9.89	20
Equity capital	5.29	7.46	54	6	6.99	50	10.07	12.19	44	6.23	12.50	29	4.91	13.71	20
Net loans and leases	0.23	3.36	47	4.45	9.07	34	3.70	8.63	28	4.71	10.51	27	6.24	12.54	31
Noncore funding	-19.18	-14.79	40	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69	-2.32	-3.35	56
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	8	10.95	52	8.42	13.56	49	0	3.86	27	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	108.73	103.22	79	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74	109.47	105.17	66
Cash from ops + noncash items + op expense / Op expense + dividends	207.86	154.48	72	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34	102.58	100.80	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	302,172	307,843	321,439	300,750	266,946	-1.84	20.50
Income from lease financing receivables.....	3	16	35	77	150	-81.25	-98.72
Fully taxable income on loans and leases.....	301,588	307,029	320,229	300,827	267,096	-1.77	20.16
Tax-exempt income on loans and leases.....	587	830	1,245	0	0	-29.28	
Estimated tax benefit on income on loans and leases.....	156	246	331	0	0	-36.48	
Income on loans and leases (tax equivalent).....	302,331	308,105	321,805	300,827	267,096	-1.87	20.45
Investment interest income (tax equivalent).....	36,891	38,792	43,744	42,169	43,298	-4.90	-1.46
Interest on balances due from depository institutions.....	1,229	610	773	183	179	101.48	1193.68
Interest income on other earning assets.....	616	2,096	2,879	3,083	2,635	-70.61	-68.78
Total interest income (tax equivalent).....	341,067	349,603	369,201	346,262	313,208	-2.44	17.41
Interest on time deposits of \$250K or more	1,294	2,588	2,913	1,614	1,094	-50.00	
Interest on time deposits < \$250K.....	2,737	7,709	12,565	9,597	7,783	-64.50	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,683	11,773	24,508	10,933	5,599	-43.23	39.32
Interest on other borrowings and trading liabilities.....	2,637	7,692	15,993	16,482	11,439	-65.72	-67.60
Interest on subordinated debt and mandatory convertible securities	5,437	2,842	0	0	0	91.31	
Total interest expense.....	18,788	32,604	55,979	38,626	25,915	-42.38	-16.52
Net interest income (tax equivalent).....	322,279	316,999	313,222	307,636	287,293	1.67	20.26
Non-interest income.....	157,089	146,879	139,593	131,520	119,698	6.95	33.09
Adjusted operating income (tax equivalent)	479,368	463,878	452,815	439,156	406,991	3.34	24.18
Overhead expense.....	287,142	277,948	274,517	264,978	245,908	3.31	20.85
Provision for credit losses.....	-8,257	51,134	25,412	28,828	30,988		
Securities gains (losses)	29	26	247	-6,341	1,867	11.54	
Other tax equivalent adjustments	0	-22	1	0	-1		
Pretax net operating income (tax equivalent).....	201,049	134,386	157,100	139,009	131,961	49.61	64.32
Applicable income taxes	44,973	28,699	34,411	24,436	46,011	56.71	11.34
Tax equivalent adjustments	1,191	1,299	1,668	2,007	3,799	-8.31	-66.44
Applicable income taxes (tax equivalent).....	46,164	29,998	36,079	26,443	49,810	53.89	5.06
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	154,885	104,388	121,021	112,566	82,151	48.37	97.53
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	154,885	104,388	121,021	112,566	82,151	48.37	97.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	154,885	104,388	121,021	112,566	82,151	48.37	97.53
Investment securities income (tax equivalent).....	36,891	38,792	43,744	42,169	43,298	-4.90	-1.46
US Treasury and agency securities (excluding mortgage-backed securities)	3,829	1,475	1,481	2,262	1,977	159.59	14.09
Mortgage-backed securities	24,819	31,188	35,895	31,838	31,304	-20.42	1.09
All other securities	8,243	6,129	6,368	8,069	10,017	34.48	-13.49
Cash dividends declared.....	47,738	47,207	46,010	43,269	40,104	1.12	22.78
Common	47,738	47,207	46,010	43,269	40,104	1.12	22.78
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Interest income (tax equivalent).....	2.94	2.85	56	3.33	3.27	55	3.86	4.19	25	3.69	4.08	16	3.47	3.78	22	
Less: Interest expense.....	0.16	0.23	41	0.31	0.48	27	0.58	0.95	16	0.41	0.75	14	0.29	0.50	14	
Equals: Net interest income (tax equivalent).....	2.78	2.60	62	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40	3.18	3.29	38	
Plus: Non-interest income.....	1.35	1.04	71	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84	1.33	0.93	77	
Equals: adjusted operating income (tax equivalent).....	4.13	3.70	77	4.42	4.04	74	4.73	4.16	75	4.68	4.27	69	4.51	4.26	63	
Less: Overhead expense.....	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	2.72	2.60	59	
Less: Provision for credit losses.....	-0.07	-0.09	48	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89	0.34	0.11	91	
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	97	0	0	95	0	0	97	0	0	49	0	0	3	
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	23	0	0.02	29	0	0.01	57	-0.07	0	4	0.02	0.01	71	
Plus: other tax equivalent adjustments.....	0	0	46	0	0	5	0	0	79	0	0	45	0	0	11	
Equals: Pretax net operating income (tax equivalent).....	1.73	1.66	61	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43	1.46	1.55	39	
Less: Applicable income taxes (tax equivalent).....	0.40	0.38	62	0.29	0.23	66	0.38	0.35	58	0.28	0.32	34	0.55	0.59	40	
Less: Minority interest.....	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47	
Equals: Net operating income.....	1.33	1.26	62	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45	
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49	
Equals: Net income.....	1.33	1.26	62	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45	
Memo: Net income (last four quarters).....	1.33	1.26	62	0.99	0.82	65	1.26	1.19	58	1.20	1.22	46	0.91	0.95	45	
Net income-BHC and noncontrolling (minority) interest.....	1.33	1.27	62	0.99	0.83	65	1.26	1.19	59	1.20	1.22	46	0.91	0.95	45	
Margin Analysis																
Average earning assets / Average assets.....	91.93	93.08	33	91.54	92.32	39	91.12	93.22	27	91.45	93.23	29	91.69	93.19	30	
Average interest-bearing funds / Average assets.....	56.90	61.99	31	59.01	64.06	26	62.69	70.66	20	63.50	70.70	23	63.79	70.06	26	
Interest income (tax equivalent) / Average earning assets.....	3.20	3.06	56	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26	3.78	4.06	25	
Interest expense / Average earning assets.....	0.18	0.25	40	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14	0.31	0.54	15	
Net interest income (tax equivalent) / Average earning assets.....	3.02	2.80	62	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42	3.47	3.54	42	
Yield or Cost																
Total loans and leases (tax equivalent).....	4.01	4.01	51	4.13	4.27	46	4.62	4.98	26	4.45	4.85	23	4.20	4.52	24	
Interest-bearing bank balances.....	0.13	0.14	41	0.18	0.27	24	2.14	2.26	50	5.66	1.88	98	3.81	1.13	97	
Federal funds sold and reverse repos.....		0.25			0.68			2.02			1.50			0.83		
Trading assets.....		0.45			0.60			0.49			0	0.70	34	0	0.48	35
Total earning assets.....	3.19	3.04	55	3.63	3.51	55	4.21	4.47	33	4.01	4.33	28	3.74	3.98	27	
Investment securities (tax equivalent).....	1.70	1.77	49	2.21	2.25	43	2.56	2.74	30	2.39	2.69	27	2.33	2.61	32	
US Treasury and agency securities (excluding mortgage-backed securities).....	0.88	1.14	30	0.64	1.75	6	1.47	2.54	10	1.51	2.20	15	1.24	1.66	20	
Mortgage-backed securities.....	1.82	1.57	79	2.40	2.05	83	2.63	2.54	63	2.31	2.44	36	2.20	2.19	51	
All other securities.....	2.06	2.81	28	2.69	3.24	26	3.23	3.80	29	3.07	3.74	27	3.85	3.85	49	
Interest-bearing deposits.....	0.17	0.21	48	0.39	0.53	37	0.77	1.13	18	0.44	0.85	13	0.30	0.52	16	
Time deposits of \$250K or more.....	1.26	0.66	93	2.09	1.42	91	1.93	2.13	28	1.15	1.57	12				
Time deposits < \$250K.....	0.58	0.62	51	1.25	1.36	38	1.65	1.91	23	1.33	1.42	33				
Other domestic deposits.....	0.12	0.15	45	0.24	0.36	33	0.57	0.86	26	0.26	0.64	10				
Foreign deposits.....		0.14			0.42			2.53			1.85			0.84		
Federal funds purchased and repos.....	0.13	0.17	59	0.32	0.62	27	1.10	1.23	48	0.98	1.03	54	0.48	0.68	57	
Other borrowed funds and trading liabilities.....	2.47	1.27	88	1.84	1.50	68	2.07	1.03	64	1.78	2.10	21	1.37	1.48	49	
All interest-bearing funds.....	0.28	0.37	43	0.53	0.74	29	0.93	1.34	17	0.65	1.06	16	0.45	0.71	18	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	157,089	146,879	139,593	131,520	119,698
Fiduciary activities income	21,311	19,406	19,164	19,524	19,586
Service charges on deposit accounts - domestic	15,195	14,635	18,864	18,964	18,340
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	12,407	9,841	9,235	9,223	8,353
Insurance activities revenue.....	14,083	14,757	15,771	15,122	15,179
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	818	528	565	512	521
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	231	3,065	1,077	801	643
Other non-interest income.....	93,044	84,647	74,917	67,374	57,076
Total overhead expenses	287,142	277,948	274,517	264,978	245,908
Personnel expense.....	172,580	161,934	156,867	151,685	133,610
Net occupancy expense.....	43,776	41,523	41,289	39,355	37,033
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,808	3,395	3,579	4,042	3,960
Other operating expenses.....	67,978	71,096	72,782	69,896	71,305
Fee income on mutual funds and annuities.....	4,554	3,566	4,061	3,699	4,130
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,801	1,812	1,788	1,791	1,733
Average personnel expense per employee.....	95.82	89.37	87.73	84.69	77.10
Average assets per employee.....	6,442.40	5,790.24	5,354.19	5,236.74	5,208.16

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.90	2.17	63	2.43	2.02	63	2.91	0.66	86	2.81	1.69	72	3.45	1.89
Overhead expenses / Net Interest Income + non-interest income	60.05	59.28	48	60.09	62.28	44	60.85	61.79	47	60.62	61.22	45	60.99	62.21
Percent of Average Assets														
Total overhead expense	2.47	2.17	76	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	2.72	2.60
Personnel expense.....	1.49	1.21	80	1.54	1.30	75	1.64	1.50	62	1.62	1.46	64	1.48	1.47
Net occupancy expense.....	0.38	0.23	92	0.40	0.26	92	0.43	0.32	84	0.42	0.31	83	0.41	0.32
Other operating expenses.....	0.61	0.72	43	0.71	0.94	31	0.80	0.76	57	0.79	0.79	52	0.83	0.79
Overhead less non-interest income	1.12	1.10	45	1.25	1.25	46	1.41	1.65	27	1.42	1.65	30	1.40	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	59.90	58.83	48	59.92	61.82	47	60.62	59.91	54	60.34	60.51	48	60.42	61.01
Personnel expense.....	36	32.93	65	34.91	32.36	64	34.64	34.17	52	34.54	34.42	49	32.83	34.72
Net occupancy expense.....	9.13	6.23	88	8.95	6.58	84	9.12	7.50	76	8.96	7.33	78	9.10	7.51
Other operating expenses.....	14.77	19.18	15	16.06	22.28	21	16.86	17.93	41	16.84	18.28	38	18.49	18.30
Total non-interest income	32.77	27.67	66	31.66	28.83	60	30.83	19.83	85	29.95	20.30	82	29.41	21.24
Fiduciary activities income	4.45	2.20	78	4.18	2.09	78	4.23	1.61	85	4.45	1.95	80	4.81	1.95
Service charges on domestic deposit accounts	3.17	3.27	47	3.15	3.27	47	4.17	3.21	67	4.32	3.58	63	4.51	3.83
Trading revenue.....	0	0.62	27	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07
Investment banking fees and commissions.....	2.59	2.58	66	2.12	2.46	62	2.04	0.91	82	2.10	0.85	83	2.05	0.92
Insurance activities revenue.....	2.94	0.36	95	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92	3.73	0.44
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0	50	0	0	49	0	0.48
Net servicing fees	0.17	0.60	45	0.11	0.01	65	0.12	0.22	57	0.12	0.52	44	0.13	0.40
Net securitization income	0	0.01	44	0	0	45	0	0	48	0	0	49	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets	0.05	3.30	8	0.66	3.92	31	0.24	2.27	26	0.18	1.98	20	0.16	2.38
Other non-interest income.....	19.41	9.27	88	18.25	9.65	86	16.54	7.41	92	15.34	7.05	91	14.02	7.34
Overhead less non-interest income	27.13	30.52	34	28.26	31.93	37	29.80	39.47	16	30.39	39.75	18	31.01	39.09
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.37	21.18	63	21.36	18.63	64	21.90	21.51	48	17.58	18.37	36	34.87	33.75
Applicable income tax + TE / Pretax net operating income + TE	22.96	22.67	56	22.32	21.18	51	22.97	23.31	44	19.02	21.35	25	37.75	38.57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	4,601,480	4,403,261	4,321,141	4,067,639	3,882,086	4.50	25.41
Commercial and industrial loans	1,167,078	1,475,106	949,812	920,380	876,063	-20.88	47.15
Loans to individuals	1,665,917	1,540,121	1,793,212	1,821,916	1,734,656	8.17	1.61
Loans to depository institutions and acceptances of other banks	0	0	4,015	4,000	9,028		-100.00
Agricultural loans	47,750	45,663	52,128	53,978	52,150	4.57	-13.22
Other loans and leases	17,065	35,867	27,535	26,772	30,854	-52.42	-32.75
Less: Unearned income	1	14	14	33	64	-92.86	-99.02
Loans and leases, net of unearned income	7,499,289	7,500,004	7,147,829	6,894,652	6,584,773	-0.01	20.99
Less: Allowance for loan and lease losses	92,000	110,000	72,965	72,505	69,500	-16.36	41.10
Net loans and leases	7,407,289	7,390,004	7,074,864	6,822,147	6,515,273	0.23	20.78
Debt securities that reprice or mature in over 1 year	2,233,619	1,745,890	1,456,904	1,575,079	1,598,254	27.94	31.04
Mutual funds and equity securities	32,550	28,737	23,771	19,053	14,150	13.27	56.95
Subtotal	9,673,458	9,164,631	8,555,539	8,416,279	8,127,677	5.55	23.10
Interest-bearing bank balances	1,111,296	512,686	46,248	5,405	2,812	116.76	79734.48
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	186,952	219,368	148,510	207,016	127,594	-14.78	32.66
Trading assets	0	0	0	0	11,467		-100.00
Total earning assets	10,971,706	9,896,685	8,750,297	8,628,700	8,269,550	10.86	36.98
Non-interest-bearing cash and due from depository institutions	157,775	159,995	170,595	175,550	156,852	-1.39	6.76
Premises, fixed assets, and leases	72,093	74,206	75,631	78,970	81,305	-2.85	-14.37
Other real estate owned	167	1,458	1,458	2,441	4,529	-88.55	-97.01
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	810,370	800,562	717,944	670,702	624,576	1.23	30.71
Total assets	12,012,111	10,932,906	9,715,925	9,556,363	9,136,812	9.87	35.47
Quarterly average assets	11,998,801	10,918,284	9,594,996	9,521,379	9,130,092	9.90	37.28
Average loans and leases (YTD)	7,543,403	7,461,329	6,971,934	6,764,766	6,358,463	1.10	24.99
Memoranda							
Loans held-for-sale	830	1,119	11,731	6,943	1,134	-25.83	-23.08
Loans not held-for-sale	7,498,459	7,498,885	7,136,098	6,887,709	6,583,639	-0.01	21.00
Real estate loans secured by 1–4 family	1,995,928	1,958,881	1,997,385	1,944,778	1,887,317	1.89	10.14
Commercial real estate loans	2,542,622	2,381,550	2,262,883	2,065,460	1,938,043	6.76	41.15
Construction and land development	200,543	144,114	149,372	145,561	123,733	39.16	-0.49
Multifamily	690,278	633,706	562,721	425,739	340,155	8.93	172.34
Nonfarm nonresidential	1,651,801	1,603,730	1,550,790	1,494,160	1,474,155	3.00	22.69
Real estate loans secured by farmland	62,930	62,830	60,873	57,401	56,726	0.16	13.14
Total investment securities	2,453,121	1,993,995	1,629,185	1,801,148	1,739,998	23.03	31.45
U.S. Treasury securities	73,069	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	412,225	408,337	90,554	144,744	130,973	0.95	124.49
Municipal securities	417,909	258,043	169,572	273,047	242,928	61.95	65.67
Mortgage-backed securities	1,465,365	1,270,600	1,345,288	1,364,304	1,351,947	15.33	3.96
Asset-backed securities	0	0	0	0	0		
Other debt securities	52,003	28,278	0	0	0	83.90	
Mutual funds and equity securities	32,550	28,737	23,771	19,053	14,150	13.27	56.95
Available-for-sale securities	1,687,361	1,348,698	975,340	998,496	1,255,925	25.11	26.08
U.S. Treasury securities	73,069	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	303,273	297,021	77,164	109,857	130,973	2.10	65.16
Municipal securities	94,088	43,180	2,513	29,914	41,957	117.90	101.36
Mortgage-backed securities	1,164,928	980,219	895,663	858,725	1,068,845	18.84	7.15
Asset-backed securities	0	0	0	0	0		
Other debt securities	52,003	28,278	0	0	0	83.90	
Mutual funds and equity securities	0	0	0	0	14,150		-100.00
Held-to-maturity securities appreciation (depreciation)	2,050	20,267	11,188	-4,924	-2,201	-89.89	
Available-for-sale securities appreciation (depreciation)	-7,445	29,987	6,786	-19,129	-10,240		
Structured notes, fair value	886	1,285	1,470	1,698	2,158	-31.05	
Pledged securities	1,628,904	1,446,751	1,336,238	1,496,604	1,535,839	12.59	11.56

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Demand deposits	3,689,556	3,241,123	2,414,383	2,361,099	2,286,892	13.84	68.02
NOW, ATS and transaction accounts	1,604,352	1,329,466	1,095,164	1,153,531	1,186,652	20.68	43.59
Time deposits less brokered deposits < \$250K	94,992	199,711	321,636	370,508	369,864	-52.44	
MMDA and other savings accounts	4,439,089	3,877,624	3,217,080	2,922,904	2,890,326	14.48	59.22
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,827,989	8,647,924	7,048,263	6,808,042	6,733,734	13.65	51.55
Time deposits of \$250K or more	72,342	104,085	140,405	146,069	92,792	-30.50	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	97,795	143,386	208,775	240,696	242,123	-31.80	-56.28
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	10,598	50,003	471,518	651,018	517,017	-78.81	-97.87
Other borrowings w/remaining maturity over 1 year	3,397	14,094	39,193	53,706	48,852	-75.90	-94.70
Brokered deposits < \$250K	334,138	329,683	399,152	414,100	344,110	1.35	
Noncore funding	518,270	641,251	1,259,043	1,505,589	1,244,894	-19.18	-59.34
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	201,196	201,196	101,196	101,196	101,196	0.00	98.82
Other liabilities	214,203	254,917	187,026	123,627	98,811	-15.97	129.64
Total liabilities	10,761,658	9,745,288	8,595,528	8,538,454	8,178,635	10.43	35.30
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	497	497	497	497	497	0.00	0.00
Common surplus	576,976	578,082	576,708	575,466	574,210	-0.19	0.33
Retained earnings	856,203	749,055	696,214	621,203	543,712	14.30	70.64
Accumulated other comprehensive income	-23,344	417	-19,026	-43,174	-22,077		
Other equity capital components	-159,879	-140,433	-133,996	-136,083	-138,165		
Total holding company equity capital	1,250,453	1,187,618	1,120,397	1,017,909	958,177	5.29	36.91
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,250,453	1,187,618	1,120,397	1,017,909	958,177	5.29	36.91
Total liabilities and capital	12,012,111	10,932,906	9,715,925	9,556,363	9,136,812	9.87	35.47
Memoranda							
Non-interest-bearing deposits	3,689,556	3,241,123	2,414,383	2,361,099	2,286,892	13.84	68.02
Interest-bearing deposits	6,544,913	5,840,569	5,173,437	5,007,112	4,883,744	12.06	36.98
Total deposits	10,234,469	9,081,692	7,587,820	7,368,211	7,170,636	12.69	46.76
Long-term debt that reprices within 1 year	10,909	25,287	25,661	570,251	490,086	-56.86	-97.65
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,187,618	1,120,397	1,017,909	958,177	913,316		
Accounting restatements	0	-4,339	0	0	0		
Net income	154,885	104,388	121,021	112,566	82,151		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	2,087	2,082	4,335		
Less: Purchase of treasury stock	21,714	6,438	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	47,738	47,207	46,010	43,269	40,104		
Change in other comprehensive income	-23,761	19,443	24,148	-21,097	-557		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,163	1,374	1,242	9,450	-964		
Holding company equity capital, ending balance	1,250,453	1,187,618	1,120,397	1,017,909	958,177		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	38.31	36.25	50	40.28	36.22	52	44.47	52.67	27	42.56	53.63	21	42.49	53.41	22
Commercial and industrial loans	9.72	10.76	53	13.49	13.52	48	9.78	11.45	50	9.63	11.42	49	9.59	10.82	53
Loans to individuals	13.87	3.36	91	14.09	3.40	91	18.46	2.71	95	19.06	2.65	96	18.99	2.58	95
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0.04	0	93	0.04	0	94	0.10	0	95
Agricultural loans.....	0.40	0.18	81	0.42	0.19	79	0.54	0.53	72	0.56	0.47	74	0.57	0.51	73
Other loans and leases.....	0.14	4.47	6	0.33	4.63	6	0.28	1.08	52	0.28	2.64	22	0.34	2.62	23
Net loans and leases.....	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38	71.31	72.64	42
Debt securities over 1 year.....	18.59	19.46	49	15.97	15.55	54	15	13.66	61	16.48	13.20	69	17.49	13.96	71
Mutual funds and equity securities	0.27	0.06	92	0.26	0.05	92	0.24	0.06	88	0.20	0.05	84	0.15	0.07	77
Subtotal	80.53	79.22	46	83.83	78.16	68	88.06	86.76	55	88.07	87.24	50	88.96	87.26	61
Interest-bearing bank balances	9.25	8.50	56	4.69	7.51	31	0.48	2.97	13	0.06	2.30	3	0.03	2.34	2
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	1.56	1.56	63	2.01	1.68	68	1.53	2.10	51	2.17	2.14	66	1.40	1.92	57
Trading assets	0	0.49	19	0	1.01	17	0	0.03	38	0	0.02	38	0.13	0.02	89
Total earning assets.....	91.34	91.77	45	90.52	91.05	44	90.06	92.39	17	90.29	92.24	23	90.51	92.22	24
Non-interest cash and due from depository institutions.....	1.31	0.82	88	1.46	1.07	82	1.76	1.14	83	1.84	1.25	82	1.72	1.26	74
Other real estate owned.....	0	0.01	32	0.01	0.02	55	0.02	0.04	46	0.03	0.04	57	0.05	0.06	57
All other assets.....	7.35	7.35	51	8.01	7.82	53	8.18	6.41	76	7.87	6.39	71	7.78	6.45	71
Memoranda															
Short-term investments	10.81	11.47	52	6.70	11.17	31	2	5.36	20	2.22	4.70	32	1.43	4.63	22
U.S. Treasury securities.....	0.61	1.47	54	0	0.84	17	0	0.29	28	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	3.43	0.82	90	3.73	0.63	93	0.93	1.25	53	1.51	1.67	58	1.43	1.50	61
Municipal securities	3.48	1.73	77	2.36	1.69	68	1.75	2.58	47	2.86	2.66	64	2.66	2.97	61
Mortgage-backed securities	12.20	14.14	43	11.62	11.75	50	13.85	9.38	76	14.28	8.73	79	14.80	9.19	81
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34
Other debt securities	0.43	0.53	58	0.26	0.42	57	0	0.53	15	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.01	0.55	22	0.01	0.52	20	0.12	0.39	44	0.07	0.29	51	0.01	0.32	24
Loans held for investment	62.42	58.06	63	68.59	61.72	71	73.45	72.01	49	72.07	73.24	41	72.06	72.42	47
Real estate loans secured by 1–4 family	16.62	11.46	76	17.92	11.91	76	20.56	16.02	70	20.35	16.83	68	20.66	16.44	69
Revolving	2.43	1.42	75	3.03	1.66	75	3.74	2.24	74	3.91	2.43	75	3.92	2.71	67
Closed-end, secured by first liens	13.84	9.67	74	14.35	9.81	74	15.95	13.07	70	15.29	13.60	64	15.22	13.03	66
Closed-end, secured by junior liens	0.35	0.17	85	0.54	0.22	87	0.87	0.37	90	1.15	0.41	90	1.51	0.39	95
Commercial real estate loans	21.17	22.69	47	21.78	22.22	45	23.29	33.26	19	21.61	33.39	16	21.21	33.79	17
Construction and land development	1.67	3.34	35	1.32	3.40	27	1.54	5	13	1.52	4.78	16	1.35	4.55	19
Multifamily.....	5.75	3.57	81	5.80	3.12	84	5.79	4.76	72	4.46	5.12	60	3.72	5.32	49
Nonfarm nonresidential	13.75	14.57	45	14.67	14.72	47	15.96	21.85	23	15.64	21.85	21	16.13	22.30	26
Real estate loans secured by farmland.....	0.52	0.30	74	0.57	0.33	75	0.63	0.95	61	0.60	0.88	63	0.62	0.81	61

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	61.36	61.05	43	58.71	57.15	41	60.45	72.74	23	59	72.88	20	58.96	73.20	21
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	61.36	61.05	43	58.71	57.15	41	60.45	72.74	23	59	72.88	20	58.96	73.20	21
Real estate loans secured by 1–4 family.....	26.61	19.86	72	26.12	19.43	70	27.94	22.29	67	28.21	23.13	67	28.66	22.92	68
Revolving	3.89	2.43	71	4.41	2.64	75	5.08	3.13	76	5.42	3.34	76	5.44	3.76	69
Closed-end.....	22.73	17.24	72	21.71	16.59	70	22.86	18.71	67	22.79	19.33	65	23.22	18.68	68
Commercial real estate loans	33.90	37.86	41	31.75	34.63	41	31.66	46.16	15	29.96	45.57	14	29.43	46.38	14
Construction and land development.....	2.67	5.65	31	1.92	5.26	22	2.09	6.97	13	2.11	6.53	17	1.88	6.35	18
1–4 family.....	0.54	1.18	47	0.43	0.93	44	0.41	1.47	20	0.54	1.52	29	0.41	1.50	22
Other.....	2.13	4.40	30	1.49	4.19	18	1.68	5.34	14	1.58	4.90	18	1.47	4.76	19
Multifamily.....	9.20	5.78	81	8.45	4.96	82	7.87	6.42	71	6.17	6.76	58	5.17	7.13	48
Nonfarm nonresidential	22.03	24.56	44	21.38	22.93	44	21.70	30.59	19	21.67	30.16	21	22.39	30.84	22
Owner-occupied.....	7.36	8.29	48	7.59	7.68	54	8.05	10.68	31	8.57	10.31	37	8.66	10.55	36
Other.....	14.67	15.94	45	13.79	14.95	44	13.65	19.36	24	13.10	19.35	24	13.72	19.91	22
Real estate loans secured by farmland.....	0.84	0.54	71	0.84	0.54	73	0.85	1.38	59	0.83	1.27	61	0.86	1.19	61
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0.06	0	93	0.06	0	94	0.14	0	95
Commercial and industrial loans	15.56	18.86	47	19.67	22.17	43	13.29	16.16	45	13.35	16.21	46	13.30	15.52	52
Loans to individuals	22.21	6.24	90	20.53	6.13	89	25.09	4	95	26.43	3.89	94	26.34	3.90	94
Credit card loans	0	0.53	22	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34
Agricultural loans.....	0.64	0.34	79	0.61	0.32	77	0.73	0.78	70	0.78	0.69	72	0.79	0.76	71
Other loans and leases.....	0.23	8.75	6	0.48	9.09	6	0.39	1.48	52	0.39	3.74	21	0.47	3.75	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	387.22	391.81	43	394.49	381.27	42	417.05	493.53	31	426.85	505.61	31	441.17	518.19	35
Real estate loans secured by 1–4 family.....	167.96	126.06	73	175.50	125.03	70	192.78	151.03	72	204.08	161.34	71	214.48	159.68	74
Revolving	24.53	15.44	70	29.65	17.42	71	35.06	21.25	75	39.19	23.52	76	40.71	26.74	70
Closed-end.....	143.43	108.85	73	145.85	106.14	71	157.72	127.10	70	164.89	134.73	69	173.77	130.06	71
Commercial real estate loans	213.96	245.88	39	213.37	234.65	44	218.40	311.74	20	216.74	316.03	19	220.25	328.67	20
Construction and land development.....	16.88	35.95	30	12.91	35.62	28	14.42	46.63	13	15.27	44.92	17	14.06	44.44	18
1–4 family.....	3.41	7.42	47	2.88	6.34	44	2.82	9.52	24	3.88	10.21	31	3.10	10.44	23
Other.....	13.46	28.11	30	10.04	28.16	25	11.59	35.90	14	11.40	33.75	20	10.96	33.34	20
Multifamily.....	58.09	38.66	80	56.77	32.74	81	54.31	44.76	72	44.68	48.38	63	38.66	51.49	53
Nonfarm nonresidential	139	158.05	42	143.68	155.06	42	149.67	206.64	24	156.79	208.15	25	167.53	217.26	26
Owner-occupied.....	46.45	52.99	47	51.03	52.37	53	55.52	71.54	34	62.04	70.68	43	64.84	73.43	43
Other.....	92.55	102.54	43	92.66	100.54	44	94.16	130.65	29	94.76	134.17	27	102.69	140.40	28
Real estate loans secured by farmland.....	5.30	3.22	71	5.63	3.44	74	5.88	8.66	61	6.02	8.13	63	6.45	7.80	63
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0.39	0.01	93	0.42	0.01	94	1.03	0.01	96
Commercial and industrial loans	98.21	114.45	49	132.16	139.91	47	91.67	106.70	48	96.58	107.07	49	99.56	105.25	53
Loans to individuals	140.19	34.55	90	137.98	37.47	91	173.07	24.83	94	191.19	24.45	96	197.13	23.98	95
Credit card loans	0	2.77	23	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34
Agricultural loans.....	4.02	1.86	80	4.09	1.88	79	5.03	4.86	70	5.66	4.49	74	5.93	4.90	72
Other loans and leases.....	1.44	51.06	6	3.21	49.54	7	2.66	10.25	52	2.81	25.58	21	3.51	25.83	23
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.65	30.07	43	24.29	27.32	43	23.73	35.38	19	21.53	35.09	14	21	35.69	12
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.16	195.33	40	163.21	183.76	42	163.69	239.13	23	155.74	243.62	20	157.15	253.35	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	214.61	252.85	39	214.23	240.85	40	219.21	315.15	19	217.78	318.90	18	221.99	331.68	20

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	10.81	11.47	52	6.70	11.17	31	2	5.36	20	2.22	4.70	32	1.43	4.63	22
Liquid assets	26.80	29.03	45	21.51	26.22	37	17.01	16.28	62	17.68	15.56	63	18.10	15.94	65
Investment securities	20.42	21.63	48	18.24	17.85	55	16.77	16.41	55	18.85	16.02	68	19.04	16.65	65
Net loans and leases	61.67	58.67	59	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38	71.31	72.64	42
Net loans, leases and standby letters of credit	62.12	59.49	58	68.09	62.48	66	73.17	72.78	46	71.82	73.71	37	71.76	73.08	42
Core deposits	81.82	75.71	74	79.10	70.67	73	72.54	71.61	51	71.24	69.97	54	73.70	69.79	67
Noncore funding	4.31	10.30	25	5.87	14.13	23	12.96	14.61	44	15.75	16.58	47	13.63	17.09	35
Time deposits of \$250K or more	0.60	1.58	21	0.95	2.11	23	1.45	4.33	11	1.53	4.28	14	1.02	3.54	10
Foreign deposits	0	0.34	39	0	0.36	39	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0.81	1.23	54	1.31	1.47	63	2.15	0.77	85	2.52	0.96	83	2.65	1.20	77
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0.81	0.54	66	1.31	0.54	75	2.15	0.75	85	2.52	0.97	84	2.65	1.21	78
Commercial paper	0	0.01	45	0	0.01	44	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.09	1	38	0.46	1.24	45	4.85	2.75	76	6.81	3.63	74	5.66	4.47	62
Earning assets that reprice within 1 year	41.90	37.37	61	46.55	39.38	68	49.44	33.16	85	39.42	32.35	70	41.51	33.41	72
Interest-bearing liabilities that reprice within 1 year	19.36	6.39	91	25.52	8.20	92	26.04	18.54	77	31.42	18.20	83	30.39	16.67	83
Long-term debt that reprices within 1 year	0.09	0.26	67	0.23	0.47	66	0.26	0.15	81	5.97	0.16	97	5.36	0.19	95
Net assets that reprice within 1 year	22.45	29.65	32	20.79	29.11	31	23.13	13.71	68	2.04	12.98	24	5.76	15.65	24
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.06	-2.33	32	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56	13.70	13.97	47
Net short-term noncore funding dependence	-8.34	-7.71	42	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65	10.87	9.65	53
Short-term investment / Short-term noncore funding	263.91	273.46	61	122.34	184.19	43	17.43	78.10	22	16.01	62.28	30	12.86	46.67	27
Liquid assets - short-term noncore funding / Nonliquid assets	31.02	36.68	46	20.43	28.18	44	6.64	6.90	53	4.61	4.17	52	8.55	3.68	70
Net loans and leases / Total deposits	72.38	72.79	51	81.37	79.43	57	93.24	90.96	53	92.59	92.88	44	90.86	92.86	37
Net loans and leases / Core deposits	75.37	78.25	49	85.45	88.34	50	100.38	102.55	46	100.21	106.50	40	96.76	105.03	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.19	0.12	58	1.99	1.57	66	1.16	0.36	88	-0.56	-0.47	34	-0.27	-0.05	26
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.67	-0.25	36	2.94	4.31	35	0.70	1.28	37	-2.17	-1.95	38	-1.26	-0.62	24
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	50	0	0.02	47	0	-0.02	40	0	-0.04	54	0	-0.02	60
Percent of Investment Securities															
Held-to-maturity securities	29.89	14.28	76	30.92	11.38	82	38.67	7.25	89	43.51	10.76	87	27.82	13.07	75
Available-for-sale securities	68.78	83.77	23	67.64	87.23	16	59.87	91.33	11	55.44	88.32	12	72.18	86.93	24
U.S. Treasury securities	2.98	6.70	54	0	4.72	16	0	2.07	28	0	2.08	27	0	1.33	31
US agency securities (excluding mortgage-backed securities)	16.80	4.12	89	20.48	4.01	91	5.56	8.16	53	8.04	11	53	7.53	10.16	57
Municipal securities	17.04	8.22	77	12.94	9.83	67	10.41	15.40	45	15.16	16.63	54	13.96	17.86	50
Mortgage-backed securities	59.73	66.54	37	63.72	66.64	48	82.57	57.07	86	75.75	54.50	77	77.70	55.76	80
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.70	34	0	1.54	33	0	1.31	34
Other debt securities	2.12	3.08	57	1.42	3.01	50	0	3.73	15	0	3.75	16	0	3.25	16
Mutual funds and equity securities	1.33	0.29	90	1.44	0.35	89	1.46	0.49	82	1.06	0.41	80	0.81	0.58	75
Debt securities 1 year or less	7.62	7.78	63	11	10.55	62	9.12	13.55	47	11.49	13.91	58	7.33	11.90	48
Debt securities 1 to 5 years	53.59	18.25	93	56.27	17.03	95	70.77	23.43	97	53.52	23.42	91	65.09	23.53	96
Debt securities over 5 years	37.46	71.11	11	31.29	69.86	10	18.65	58.63	10	33.93	58.36	19	26.76	60.73	12
Pledged securities	66.40	32.26	87	72.56	35.67	91	82.02	43.76	87	83.09	42.20	91	88.27	46.78	93
Structured notes, fair value	0.04	0.11	83	0.06	0.02	89	0.09	0.09	83	0.09	0.15	81	0.12	0.08	85
Percent Change from Prior Like Quarter															
Short-term investments	77.34	27.98	80	275.88	183.32	72	-8.32	32.84	26	62.89	16.28	81	-8.37	6.96	44
Investment securities	23.03	31.36	46	22.39	23.62	59	-9.55	4.80	14	3.51	8.02	46	-6.76	4.99	21
Core deposits	13.65	16.94	51	22.70	26.88	39	3.53	9.96	28	1.10	10.40	17	3.84	13.94	18
Noncore funding	-19.18	-14.79	40	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69	-2.32	-3.35	56

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,300,467	2,183,547	1,920,117	1,734,782	1,566,414
Commit: Secured commercial real estate loans	522,300	408,896	430,193	277,447	325,090
Commit: Unsecured real estate loans	7,457	4,052	4,176	3,520	4,541
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	55,133	54,009	34,479	41,194	41,135
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	37,193	39,785	38,693	37,310	24,619
Credit derivatives - notional amount (holding company as beneficiary)	90,938	72,528	58,921	33,475	11,009
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	128,131	112,313	97,614	70,785	35,628
Derivative Contracts					
Interest rate futures and forward contracts	627	511	16,013	7,220	673
Written options contracts (interest rate)	1,034	1,919	8,688	4,200	546
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,684,374	2,472,168	1,976,418	1,531,738	1,212,371
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.15	22.78	45	19.97	22.01	51	19.76	16.97	68	18.15	17.31	58	17.14	17.28	49
Standby letters of credit	0.46	0.65	48	0.49	0.71	47	0.35	0.36	58	0.43	0.35	65	0.45	0.40	65
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.31	0.24	70	0.36	0.35	70	0.40	0	97	0.39	0.02	92	0.27	0.01	93
Credit derivatives - notional amount (holding company as beneficiary)	0.76	0.18	89	0.66	0.30	83	0.61	0	98	0.35	0.01	94	0.12	0	93
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.07	0.13	91	1.03	0.30	89	1	0	99	0.74	0	98	0.39	0	97
Derivative contracts	22.36	46.30	55	22.63	48.62	52	20.60	2.95	93	16.15	6.51	84	13.28	6.82	77
Interest rate contracts	22.36	32.46	58	22.63	34.36	55	20.60	2.87	93	16.15	6.40	84	13.28	6.72	78
Interest rate futures and forward contracts	0.01	3.25	26	0	6.21	25	0.16	0.08	85	0.08	0.25	56	0.01	0.28	46
Written options contracts (interest rate)	0.01	1.41	18	0.02	2.18	19	0.09	0.13	76	0.04	0.26	45	0.01	0.28	40
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	22.35	20.49	67	22.61	20.83	64	20.34	2.19	94	16.03	5.18	86	13.27	5.41	82
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.50	44.98	36	29.26	42.82	40	27.54	24.81	61	25.64	25.18	54	24.64	25.74	44

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	2,686,035	2,474,598	2,001,119	1,543,158	1,213,590
Interest rate contracts	2,686,035	2,474,598	2,001,119	1,543,158	1,213,590
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	627	511	16,013	7,220	673
Written options	1,034	1,919	8,688	4,200	546
Exchange-traded	0	0	0	0	0
Over-the-counter	1,034	1,919	8,688	4,200	546
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,684,374	2,472,168	1,976,418	1,531,738	1,212,371
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,686,035	2,474,598	2,001,119	1,543,158	1,213,590
Interest rate contracts	2,686,035	2,474,598	2,001,119	1,543,158	1,213,590
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,863,457	2,634,931	2,138,726	1,669,720	1,262,093
One year or less	29,616	26,443	49,835	194,816	1,273
Over 1 year to 5 years	574,054	506,659	462,277	470,932	467,192
Over 5 years	2,259,787	2,101,829	1,626,614	1,003,972	793,628
Gross negative fair value (absolute value)	60,263	108,642	41,826	17,692	10,008
Gross positive fair value	60,628	108,780	41,769	20,036	14,980
Held for trading	0	0	0	0	0
Non-traded	60,628	108,780	41,769	20,036	14,980
Current credit exposure on risk-based capital derivative contracts	60,628	108,780	41,769	20,036	14,980
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
Futures and forwards	0.02	11.16	15	0.02	14.05	15	0.80	14.06	43	0.47	11.75	40	0.06	12.76	32
Written options	0.04	6.28	13	0.08	8.18	14	0.43	11.73	29	0.27	11.14	34	0.04	9.73	31
Exchange-traded	0	0.12	42	0	0.14	40	0	0	48	0	0	49	0	0	49
Over-the-counter	0.04	5.96	13	0.08	7.73	14	0.43	10.84	29	0.27	10.65	34	0.04	9.46	31
Purchased options	0	3.27	20	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	99.94	74.26	91	99.90	68.76	92	98.77	64.61	74	99.26	65.42	77	99.90	66.04	80
Held for trading	0	40.42	21	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	106.61	92.53	90	106.48	91.48	89	106.88	80.07	96	108.20	82.85	94	104	87.47	94
One year or less	1.10	27.56	13	1.07	32.05	10	2.49	15.20	45	12.62	12.75	68	0.10	15.62	27
Over 1 year to 5 years	21.37	27.01	40	20.47	27.06	46	23.10	22.92	58	30.52	22.66	63	38.50	21.68	71
Over 5 years	84.13	29.89	96	84.94	29.56	97	81.29	34.12	87	65.06	36.28	68	65.40	37.90	72
Gross negative fair value (absolute value)	2.24	0.98	92	4.39	1.55	94	2.09	1.30	72	1.15	0.66	79	0.82	0.50	75
Gross positive fair value	2.26	1.34	89	4.40	2.23	96	2.09	1.14	80	1.30	1.10	62	1.23	0.92	77
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.04	79	0.11	0.07	84	0.04	0	94	0.02	0.01	87	0.01	0	85
Gross positive fair value (X)	0.05	0.05	73	0.11	0.09	70	0.04	0	93	0.02	0.01	85	0.02	0.01	87
Held for trading (X)	0	0.04	22	0	0.07	19	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.05	0.01	93	0.11	0.02	95	0.04	0	96	0.02	0.01	88	0.02	0	91
Current credit exposure (X)	0.05	0.04	76	0.11	0.06	75	0.04	0.01	91	0.02	0	89	0.02	0	89
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.74	0.46	80	1.40	0.85	79	0.54	0.10	90	0.27	0.06	89	0.21	0.05	87

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	110,000	72,965	72,505	69,500	65,200
Gross losses	20,106	27,078	32,540	34,128	33,087
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,363	9,945	7,588	8,305	6,399
Net losses	9,743	17,133	24,952	25,823	26,688
Provision for loan and lease losses	-8,257	51,134	25,412	28,828	30,988
Adjustments	0	3,034	0	0	0
Ending balance	92,000	110,000	72,965	72,505	69,500
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.07	-0.09	49	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89	0.34	0.11	91
Provision for loan and lease losses / Average loans and leases	-0.11	-0.16	51	0.69	0.82	44	0.36	0.16	87	0.43	0.16	90	0.49	0.16	91
Provision for loan and lease losses / Net loan and lease losses	-84.75	-105.48	47	298.45	487.86	41	101.84	142.73	41	111.64	182.69	38	116.11	110.75	45
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.23	55	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67	1.06	0.95	65
Allowance for loan and lease losses / Total loans and leases	1.23	1.20	55	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68	1.06	0.94	65
Allowance for loan and lease losses / Net loans and leases losses (X)	9.44	21.39	42	6.42	11.58	46	2.92	17.18	10	2.81	21.35	10	2.60	16.23	9
Allowance for loan and lease losses / Nonaccrual assets	303.78	364.13	53	246.38	299.17	51	289.84	315.75	65	284.48	285.36	65	270.34	270.69	60
ALLL / 90+ days past due + nonaccrual loans and leases	280.98	287.08	64	230.14	244.34	54	252.55	283.41	66	237.16	259.30	63	223.34	232.03	60
Gross loan and lease losses / Average loans and leases	0.27	0.19	74	0.36	0.34	66	0.47	0.16	91	0.50	0.15	94	0.52	0.16	93
Recoveries / Average loans and leases	0.14	0.08	82	0.13	0.07	86	0.11	0.05	86	0.12	0.05	84	0.10	0.06	79
Net losses / Average loans and leases	0.13	0.11	62	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92	0.42	0.10	94
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	38.27	34.67	65	30.56	33.98	52	22.23	41.80	34	25.10	51.25	39	21.84	50.41	31
Earnings coverage of net loan and lease losses (X)	19.67	39.72	48	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24	5.96	0.97	29
Net Loan and Lease Losses By Type															
Real estate loans	0.08	0.02	87	0.02	0.04	43	0.05	0.02	77	0.06	0.01	84	0.10	0.02	91
Real estate loans secured by 1-4 family	0	-0.02	57	0.03	0.01	72	0.09	0.02	86	0.10	0.01	92	0.13	0.03	91
Revolving	-0.02	-0.07	47	0.12	0.01	86	0.13	0.02	87	0.13	0.02	88	0.09	0.03	77
Closed-end	0	-0.01	60	0.01	0	64	0.08	0.02	86	0.09	0.01	91	0.14	0.02	93
Commercial real estate loans	0.15	0.04	86	0	0.07	25	0.02	0.02	69	0.02	0.01	67	0.07	0.01	86
Construction and land development	0	0	64	0	0	47	0	-0.02	83	0.01	-0.02	81	0.21	-0.04	93
1-4 family	0	0	57	0	0	59	0	0	54	0	0	54	0	0	59
Other	0	0	64	0	0	40	0	-0.02	86	0.01	-0.02	88	0.21	-0.04	95
Multifamily	0	0.01	12	0	0	20	0	0	15	0.01	0	88	-0.01	0	12
Nonfarm nonresidential	0.23	0.05	88	0.01	0.11	28	0.03	0.03	67	0.02	0.02	68	0.08	0.02	83
Owner-occupied	0.15	0.01	98	0.01	0.02	62	0.02	0.01	78	0.02	0.01	83	0.05	0.01	89
Other	0.08	0.04	78	0	0.08	7	0.01	0.01	70	0	0.01	66	0.02	0.01	83
Real estate loans secured by farmland	0.15	0	93	0.22	0.02	90	-0.09	0.01	3	0.36	0	97	0	0	50
Commercial and industrial loans	0	0.17	16	0.19	0.47	33	0.22	0.27	53	0.15	0.18	54	0.15	0.18	58
Loans to individuals	0.36	0.71	34	0.87	1.13	54	1.16	0.74	82	1.20	0.71	78	1.23	0.78	77
Credit card loans		1.84			2.92			1.89			1.65			1.60	
Agricultural loans	0.02	0.02	76	0.28	0.19	80	-0.04	0.02	6	0.12	0.03	88	0.60	0.06	91
Loans to foreign governments and institutions		0			0										
Other loans and leases	0	0.10	32	0	0.15	25	0	0.14	12	0	0.28	10	0	0.27	12

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		18,937		24,657		31,086		32,982		36,320
90+ days past due loans and leases		2,458		3,149		3,717		5,085		5,410
Nonaccrual loans and leases		30,285		44,647		25,174		25,487		25,708
Total past due and nonaccrual loans and leases		51,680		72,453		59,977		63,554		67,438
Restructured 30–89 days past due		649		724		798		1,135		1,380
Restructured 90+ days past due		54		64		209		68		71
Restructured nonaccrual		3,970		4,988		3,516		3,089		2,980
Total restructured loans and leases		4,673		5,776		4,523		4,292		4,431
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		12,575		13,793		13,733		13,532		13,801
Other real estate owned		167		1,458		1,458		2,441		4,529
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.25	0.32	48	0.33	0.39	51	0.43	0.31	72	0.48
90+ days past due loans and leases	0.03	0.10	56	0.04	0.12	51	0.05	0.03	74	0.07
Nonaccrual loans and leases	0.40	0.46	48	0.60	0.66	52	0.35	0.48	36	0.37
90+ days past due and nonaccrual loans and leases	0.44	0.62	37	0.64	0.85	40	0.40	0.54	36	0.44
30–89 days past due restructured	0.01	0.01	71	0.01	0.01	65	0.01	0	79	0.02
90+ days past due restructured	0	0	69	0	0.01	66	0	0	93	0
Nonaccrual restructured	0.05	0.10	42	0.07	0.13	41	0.05	0.07	52	0.04
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.25	0.32	48	0.33	0.40	51	0.43	0.31	72	0.48
90+ days past due assets	0.03	0.10	55	0.04	0.12	51	0.05	0.03	74	0.07
Nonaccrual assets	0.40	0.47	48	0.60	0.67	51	0.35	0.48	36	0.37
30+ days past due and nonaccrual assets	0.69	0.97	37	0.97	1.29	44	0.84	0.87	59	0.92
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.27	0.36	42	0.44	0.52	47	0.30	0.39	38	0.32
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.37	39	0.45	0.55	44	0.31	0.45	36	0.35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.36	0.41	54	0.56	0.60	50	0.43	0.56	40	0.45
Allowance for loan and lease losses	47.53	62.64	44	55.17	66.66	41	56.70	92.08	35	58.84
Equity capital + allowance for loan and lease losses	3.26	3.60	52	4.68	4.97	52	3.47	4.77	38	3.91
Tier 1 capital + allowance for loan and lease losses	3.66	4.30	48	5.38	6.05	48	3.99	5.30	40	4.48
Loans and leases + other real estate owned	0.58	0.71	47	0.81	0.97	42	0.58	0.78	40	0.62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.26	25	0.08	0.39	13	0.22	0.28	48	0.23	0.29	51	0.32	0.29	62
	90+ days past due		0.02	0.12	55	0.02	0.16	52	0.03	0.03	71	0.05	0.03	81	0.05	0.05	72
	Nonaccrual.....		0.55	0.52	64	0.85	0.76	65	0.46	0.45	54	0.53	0.48	64	0.54	0.43	72
Commercial and industrial	30–89 days past due		0.05	0.24	18	0.31	0.23	73	0.22	0.22	61	0.09	0.23	42	0.08	0.27	33
	90+ days past due		0	0.04	18	0	0.03	39	0	0.02	30	0	0.02	32	0	0.01	32
	Nonaccrual.....		0.27	0.57	32	0.24	0.75	20	0.19	0.74	25	0.10	0.61	21	0.13	0.60	23
Individuals	30–89 days past due		0.84	0.63	67	1.06	0.83	72	1.08	0.60	82	1.21	0.68	79	1.34	0.69	79
	90+ days past due		0.10	0.09	68	0.14	0.14	65	0.13	0.02	88	0.14	0.03	88	0.21	0.03	91
	Nonaccrual.....		0.09	0.17	51	0.20	0.28	53	0.14	0.12	66	0.11	0.15	60	0.13	0.21	58
Depository institution loans	30–89 days past due			0.01			0		0	0	50	0	0	50	0	0	50
	90+ days past due			0			0		0	0	50	0	0	50	0	0	50
	Nonaccrual.....			0			0		0	0	50	0	0	50	0	0	50
Agricultural	30–89 days past due		0.03	0.07	65	0.27	0.17	75	0.01	0.10	68	1.19	0.11	93	0.22	0.15	79
	90+ days past due		0	0	42	0	0	44	0	0	47	0.77	0.01	95	0	0	45
	Nonaccrual.....		1.06	0.70	81	1.60	0.49	85	2.23	0.80	87	1.64	0.46	82	2.72	0.31	92
Foreign governments	30–89 days past due			0.50			0										
	90+ days past due			0			0										
	Nonaccrual.....			0.15			0.09										
Other loans and leases	30–89 days past due		0	0.12	16	0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.15	0.46	18	0.15	0.65	8	0.25	0.53	32	0.32	0.52	45	0.51	0.56	56
	90+ days past due	0.04	0.24	56	0.03	0.33	48	0.07	0.05	76	0.08	0.04	78	0.10	0.06	77
	Nonaccrual	0.62	0.71	51	0.89	0.89	60	0.53	0.55	54	0.63	0.61	58	0.59	0.65	50
Revolving	30–89 days past due	0.12	0.28	32	0.10	0.48	16	0.22	0.36	43	0.21	0.36	44	0.28	0.29	56
	90+ days past due	0	0.02	35	0.01	0.03	72	0.09	0.01	90	0.05	0.02	83	0.03	0.02	80
	Nonaccrual	0.45	1.18	43	0.49	1.13	36	0.34	0.34	56	0.34	0.35	56	0.25	0.42	40
Closed-end	30–89 days past due	0.15	0.49	23	0.17	0.65	11	0.26	0.56	34	0.35	0.54	47	0.56	0.63	56
	90+ days past due	0.05	0.26	57	0.03	0.38	52	0.06	0.05	76	0.09	0.05	78	0.11	0.06	77
Junior lien	30–89 days past due	0.65	0.67	57	0.97	0.87	64	0.57	0.57	54	0.70	0.64	62	0.67	0.68	58
	Nonaccrual	0.05	0.01	92	0.04	0.02	80	0.12	0.02	95	0.20	0.02	98	0.20	0.03	93
	90+ days past due	0	0	83	0.01	0	85	0.01	0	93	0.02	0	92	0.02	0	91
	Nonaccrual	0.06	0.03	75	0.08	0.04	75	0.08	0.03	85	0.09	0.03	87	0.16	0.04	89
Commercial real estate	30–89 days past due	0.04	0.15	36	0.03	0.26	18	0.19	0.15	69	0.15	0.16	59	0.10	0.15	48
	90+ days past due	0	0.01	28	0.02	0.02	73	0	0.02	34	0.03	0.02	81	0	0.02	31
	Nonaccrual	0.47	0.38	67	0.76	0.62	67	0.24	0.34	45	0.26	0.41	50	0.33	0.33	58
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0.02	0.20	50	1.36	0.17	96	0	0.18	42
	90+ days past due	0	0.01	38	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	15	0.03	0.41	31	0.04	0.18	52	0.14	0.18	64	0.51	0.21	77
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.05	33	0.91	0.07	96	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.01	40	0.14	0.04	87	0.19	0.04	87
Other	30–89 days past due	0	0.13	21	0	0.22	13	0.02	0.12	64	0.45	0.06	93	0	0.08	54
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	18	0.03	0.35	39	0.04	0.14	57	0	0.10	25	0.33	0.12	82
Multifamily	30–89 days past due	0	0.07	27	0.01	0.09	47	0.03	0.03	80	0	0.03	36	0.14	0.04	85
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45
	Nonaccrual	0.06	0.17	64	0.09	0.11	64	0.11	0.03	84	0.12	0.04	83	0.23	0.05	88
Nonfarm non-residential	30–89 days past due	0.07	0.13	53	0.04	0.23	30	0.27	0.13	82	0.07	0.17	48	0.10	0.14	52
	90+ days past due	0	0.01	31	0.03	0.02	80	0	0.02	37	0.04	0.02	83	0	0.02	33
	Nonaccrual	0.70	0.45	74	1.09	0.80	66	0.31	0.36	50	0.31	0.52	50	0.33	0.40	51
Owner Occupied	30–89 days past due	0.07	0.04	74	0.03	0.07	41	0.21	0.06	89	0.07	0.08	64	0.10	0.06	72
	90+ days past due	0	0	37	0.02	0	84	0	0.01	40	0.04	0	92	0	0.01	35
	Nonaccrual	0.54	0.17	90	0.85	0.27	93	0.25	0.19	64	0.23	0.20	67	0.25	0.16	72
Other	30–89 days past due	0	0.08	14	0.01	0.14	32	0.06	0.05	73	0	0.07	38	0.01	0.06	40
	90+ days past due	0	0	37	0.01	0.01	80	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.16	0.23	52	0.24	0.44	44	0.07	0.14	56	0.08	0.22	53	0.08	0.16	54
Farmland	30–89 days past due	0.34	0.10	84	0	0.11	30	0.31	0.21	77	0.35	0.09	86	1.12	0.10	95
	90+ days past due	0	0	45	0	0	45	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	1.06	0.69	76	2.98	1.13	81	5.99	1.06	92	7.04	0.49	99	6.09	0.44	98
Credit card	30–89 days past due		0.81			0.95			0.87			1.03			0.83	
	90+ days past due		0.45			0.63			0.18			0.26			0.22	
	Nonaccrual		0.10			0.05			0			0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	417,594	438,145	443,209	439,880	436,542										
Retained earnings	863,517	761,195	696,214	621,203	543,712										
Accumulated other comprehensive income (AOCI)	-23,344	417	-19,026	-43,174	-22,077										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,257,767	1,199,757	1,120,397	1,017,909	958,177										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	274,450	278,020	273,276	277,635	266,809										
Accumulated other comprehensive income-related adjustments	-23,344	417	-19,026	-43,174	-22,077										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,006,661	921,320	866,147	783,448	713,445										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,006,661	921,320	866,147	783,448	713,445										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	97,000	97,000	97,000	97,000	97,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	97,000	97,000	97,000	97,000	97,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	97,000	97,000	97,000	97,000	97,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	100,000	100,000	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	89,008	97,352	73,894	73,784	70,429										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	189,008	197,352	73,894	73,784	70,429										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	189,008	197,352	73,894	73,784	70,429										
Exited advanced approach tier 2 capital															
Total capital	1,292,669	1,215,672	1,037,041	954,232	880,874										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,006,115	10,930,423	9,594,996	9,521,379	9,130,092										
Less: Deductions from common equity tier 1 capital	274,450	278,020	273,276	277,635	266,809										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,731,665	10,652,403	9,321,720	9,243,744	8,863,283										
Total risk-weighted assets	8,215,784	7,781,992	7,668,643	7,468,578	7,095,126										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.25	12.37	53	11.84	12.35	44	11.29	12.50	35	10.49	12.37	21	10.06	11.95	21
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	13.43	13.11	65	13.09	13.08	56	12.56	13.19	48	11.79	13.03	32	11.42	12.68	33
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	15.73	14.91	69	15.62	15.23	66	13.52	14.63	34	12.78	14.48	21	12.42	14.15	18
Total capital, column B	0	0.37	46	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.41	8.98	66	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32	9.14	10.04	28
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		14,083			14,757			15,771			15,122			15,179	-4.57	-15.15		
Other insurance activities income		14,083			14,757			15,771			15,122			15,179	-4.57	-15.15		
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets		228,238			186,434			181,748			177,479			172,388	22.42	35.85		
Analysis Ratios																		
		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
Insurance underwriting assets / Consolidated assets		0	0	40	0	0	39	0	0	48	0	0	48	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			60			66.67					75		
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			40			33.33					25		
Separate account assets (L/H) / Total life assets		13.40			11.24			0			0					0		
Insurance activities revenue / Adjusted operating income		2.94	0.36	95	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92	3.73	0.44	93		
Premium income / Insurance activities revenue		0	2.76	42	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47		
Credit related premium income / Total premium income		32.99			38.23			100			50			60				
Other premium income / Total premium income		67.01			61.77			0			50			40				
Insurance underwriting net income / Consolidated net income		0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47		
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			37.86			72.25					31.81		
Insurance net income (L/H) / Equity (L/H)		4.49			3.62													
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			132.57			116.87			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0			0			0		0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0		0		
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44	0	0	44	0	0	49	0	0	49	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		19.09	12	80	16.52	11.03	72	17.54	11.53	72	18.62	13.70	74	19.59	14.86	75		
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	624	647	731	1,044	1,541
Real estate loans.....	624	647	731	1,044	1,541
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	624	647	731	1,044	1,541
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	0	48	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.14			0.42			2.53			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18										
Commercial and industrial loans		0.79			0.64			2.35			3.83				4.38
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases.....	-3.55	6.83	45	-11.49	-2.40	34	-29.98	-47.91	62	-32.25	-27.26	32		22.03	
Total selected assets.....	-3.55	9.48	41	-11.49	2.04	27	-29.98	-25.04	38	-32.25	5.03	19		-5.54	
Deposits		0.73			3.46			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	115,553	44,542	58,579	51,331	137,948	159.42	9.22
Dividends	112,900	40,000	50,200	43,000	38,300	182.25	1006.86
Interest	0	391	398	424	329	-100.00	-100.00
Management and service fees	2,653	4,151	7,981	7,907	99,319	-36.09	-97.21
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6,066	37,087	140	131	100	-83.64	7208.43
Dividends	6,066	37,087	140	131	100	-83.64	7208.43
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	121,619	81,629	58,719	51,462	138,048	48.99	14.86
Securities gains (losses)	543	-483	165	399	2,237		-16.72
Other operating income	498	346	338	350	499	43.93	-7.26
Total operating income	122,660	81,492	59,222	52,211	140,784	50.52	14.56
Operating Expenses							
Personnel expenses	373	5,825	5,837	5,572	52,594	-93.60	-99.30
Interest expense	5,437	2,842	0	0	0	91.31	
Other expenses	6,146	3,158	8,425	8,654	48,073	94.62	-86.26
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,956	11,825	14,262	14,226	100,667	1.11	-87.80
Income (loss) before taxes	110,704	69,667	44,960	37,985	40,117	58.90	1117.20
Applicable income taxes (credit)	-2,250	-2,653	-1,588	-1,608	2,233		
Extraordinary items					0		
Income before undistributed income of subsidiaries	112,954	72,320	46,548	39,593	37,884	56.19	1099.60
Equity in undistributed income of subsidiaries	41,931	32,068	74,473	72,973	44,267	30.76	-39.22
Bank subsidiaries	37,033	61,337	66,217	66,634	42,155	-39.62	-43.29
Nonbank subsidiaries	4,898	-29,269	8,256	6,339	2,112		32.77
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	154,885	104,388	121,021	112,566	82,151	48.37	97.53
Memoranda							
Bank net income	149,933	101,337	116,417	109,634	80,455	47.95	98.58
Nonbank net income	10,964	7,818	8,396	6,470	2,212	40.24	190.67
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,316,133	87.71	1,306,735	90.81	1,141,901	89.74	1,057,755	995,652	0.72	37.65
Common and preferred stock		1,316,133	87.71	1,306,735	90.81	1,141,901	89.74	1,057,755	995,652	0.72	37.65
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		43,480	2.90	38,582	2.68	67,851	5.33	59,595	53,256	12.70	-13.58
Common and preferred stock		43,480	2.90	38,582	2.68	67,851	5.33	59,595	53,256	12.70	-13.58
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		26,622	1.77	23,111	1.61	18,441	1.45	14,221	21,310	15.19	9.82
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		77,182	5.14	37,915	2.63	9,387	0.74	5,876	7,572	103.57	1758.91
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		4,391	0.29	5,504	0.38	7,243	0.57	9,581	12,704	-20.22	-67.27
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		32,825	2.19	27,073	1.88	27,612	2.17	28,656	27,757	21.25	6.70
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,500,633	100.00	1,438,920	100.00	1,272,435	100.00	1,175,684	1,118,251	4.29	39.07
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		100,000	6.66	100,000	6.95	0	0	0	0	0.00	
Other liabilities		48,984	3.26	50,106	3.48	50,842	4	56,579	58,878	-2.24	-24.06
Balance due to subsidiaries and related institutions		101,196	6.74	101,196	7.03	101,196	7.95	101,196	101,196	0.00	0.00
Total liabilities		250,180	16.67	251,302	17.46	152,038	11.95	157,775	160,074	-0.45	50.98
Equity Capital		1,250,453	83.33	1,187,618	82.54	1,120,397	88.05	1,017,909	958,177	5.29	36.91
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		497	0.03	497	0.03	497	0.04	497	497	0.00	0.20
Common surplus		576,976	38.45	578,082	40.17	576,708	45.32	575,468	574,210	-0.19	0.33
Retained earnings		856,203	57.06	749,055	52.06	696,214	54.72	621,203	543,712	14.30	70.64
Accumulated other comprehensive income		-23,344	-1.56	417	0.03	-19,026	-1.50	-43,175	-22,077		
Other equity capital components		-159,879	-10.65	-140,433	-9.76	-133,996	-10.53	-136,084	-138,165		
Total liabilities and equity capital		1,500,633	100.00	1,438,920	100.00	1,272,435	100.00	1,175,684	1,118,251	4.29	39.07
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		101,196	6.74	101,196	7.03	101,196	7.95	101,196	101,196	0.00	0.00
Notes payable to subsidiaries that issued TPS		101,196	6.74	101,196	7.03	101,196	7.95	101,196	101,196	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	12.71	11.94	64	9.09	7.29	69	11.32	10.58	60	11.49	11.03	60	8.71	8.67	50
Profitability															
Net income / Average equity capital	11.28	11.80	50	8.23	7.45	57	10.56	10.85	48	10.77	11.56	48	8.22	9.11	38
Bank net income / Average equity investment in banks	28.18	13.12	81	18.54	9.75	80	13.11	12.07	68	11.42	10.83	64	4.21	9.81	56
Nonbank net income / Average equity investment in nonbanks		10.11			7.01			15.16			9.40			8.81	
Subsidiary HCs net income / Average equity investment in sub HCs	96.80	96.79	25	97.08	88.16	25	96.20	103.77	12	97.40	104.73	11	97.94	104.64	14
Bank net income / Parent net income	7.08	3.40	78	7.49	3.59	83	6.94	1.08	91	5.75	0.99	91	2.69	1.13	81
Nonbank net income / Parent net income		65.35			68.34			92.33			90.39			90.33	
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	20.01	16.81	71	21.16	20.06	70	13.57	9.66	66	15.50	9.50	72	16.71	11.14	67
Total debt / Equity capital	8	11.71	51	8.42	14.41	48	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	16.09	13.63	70	16.94	16.67	68	9.03	7.99	57	9.94	7.93	60	10.56	9.36	55
Total debt + Loans guaranteed for affiliate / Equity capital	8	11.77	51	8.42	14.68	48	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	8	11.81	51	8.42	14.52	48	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	8	10.95	52	8.42	13.56	49	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	48.88	39.86	53	46.45	34.67	57	0	14.37	26	0	15.49	26	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	108.73	103.22	79	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74	109.47	105.17	66
Total investment in subs / Equity capital	108.73	108.40	68	113.28	110.16	78	107.98	104.48	67	109.77	104.38	74	109.47	105.55	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.70	0.29	76	1.51	0.47	85	0.74	0.44	66	0.88	0.36	75	1.10	0.56	63
Equity investment in subs – equity cap / Net income-div (X)	1.02	1.05	64	2.76	1.82	76	1.19	1.47	56	1.43	1.18	65	2.16	1.91	63
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	211.91	152.85	75	144.87	136.59	61	104.07	153.39	36	97.82	113.37	44	100.33	96.31	50
Cash from ops + noncash items + op expense / Op expense + dividend	207.86	154.48	72	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34	102.58	100.80	49
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	168.44	98.54	89	150.66	134.08	68	109.01	105.99	56	101.27	108.88	47	104.33	101.42	51
Pretax operating income + interest expense / Interest expense	2,136.12	1,835.33	71	2,551.34	2,016.32	78		17,211.14			1,631.73				1,955.22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,570.76	1,770.77	60	1,350.08	1,539.23	64	1,116.05	2,481.22	52	1,017.51	1,015.91	64	1,375.99	1,082.59	75
Dividends + interest from subsidiaries / Interest expense + dividends	223.73	174.12	70	154.80	150.43	61	110.28	196.13	33	100.66	140.89	38	96.57	107.07	38
Fees + other income from subsidiaries / Salary + other expenses	40.70	11.92	82	46.21	13.95	80	55.96	3.91	93	55.58	3.76	93	98.66	6.15	97
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			71.69			106.04				71.32
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.88	3.44	65	2.50	3.85	49	0.57	1.59	56	0.34	1.59	54	-0.57	1.68	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0			0			0	
Nonaccrual		0.92			1.03			8.16			0.70			0.46	
Total		1.09			1.13			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.49	1.76	72	0.51	2.66	69	0.85	0.13	88	0.78	0.14	87	0.68	0.15	87
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	42.26	66.37	34	65.28	81.10	44	98.84	65.39	78	109.28	87.25	75	105.86	100.86	69
Dividends declared / Net income	30.82	28.27	56	45.22	42.29	56	38.02	25.65	69	38.44	24.10	69	48.82	32.32	71
Net income – dividends / Average equity.....	8.80	8.62	60	4.98	4.14	60	7.02	7.61	40	7.07	8.12	37	4.46	5.74	33
Percent of Dividends Paid															
Dividends from bank subsidiaries	236.50	155.92	74	84.73	132.17	26	109.11	160.93	32	99.38	131.90	36	95.50	106.72	32
Dividends from nonbank subsidiaries	12.71	4.90	82	78.56	3.41	96	0.30	2.59	68	0.30	2.83	64	0.25	2.37	66
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	249.21	203.53	69	163.30	174.85	58	109.41	209.89	24	99.68	144.51	32	95.75	114.69	30
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	75.30	45.96	77	39.47	60.28	33	43.12	45.88	44	39.22	33.37	58	47.60	35.18	61
Interest income from bank subsidiaries.....	0	0.11	24	0.39	0.36	74	0.34	0.09	86	0.39	0.11	86	0.41	0.14	85
Management and service fees from bank subsidiaries	1.77	0.88	82	4.10	1.47	81	6.86	0.47	91	7.21	0.32	93	123.45	0.94	98
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	77.07	51.33	75	43.95	62.88	34	50.32	48.40	51	46.82	35.67	64	171.46	41.35	97
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	55.33	62.63	48	474.38	56.39	97	1.67	76.61	23	2.02	80.47	17	4.52	129.02	25
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	0.02	47	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries	55.33	87.22	43	474.38	79.84	95	1.67	83.73	19	2.02	96.62	14	4.52	153.75	19
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			65.48			43.51			58.43	
Interest income from subsidiary holding companies		5.26			8.40			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			65.48			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.04	74.16	41	49.08	69.76	24	84.77	77.61	23	82.36	72.95	32	27.20	67.33	24
Interest income from bank subsidiaries.....	0	0.23	23	0.48	0.63	72	0.67	0.23	84	0.81	0.55	83	0.23	1.07	75
Management and service fees from bank subsidiaries	2.16	1.44	81	5.09	1.87	80	13.48	0.75	93	15.14	0.59	93	70.55	2.14	97
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	94.21	83.13	32	54.66	82.20	20	98.91	94.06	43	98.31	89.39	47	97.99	79.76	48
Dividends from nonbank subsidiaries	4.95	3.07	82	45.51	1.95	96	0.24	1.13	69	0.25	2.65	67	0.07	1.78	58
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries	4.95	4.67	76	45.51	4.70	92	0.24	1.56	64	0.25	3.33	62	0.07	3.09	51
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			1,178.56			854.19			886.47	
Loans and advances from subsidiaries / Total debt	101.20	26.38	88	101.20	27.08	89		70.71			81.26			74.60	